

**Information to identify the case:**

Debtor 1 **Denise E Gallemore**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5077**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-16147-KCF**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Denise E Gallemore

2/24/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Denise E Gallemore  
 Debtor

Case No. 16-16147-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 119

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db +Denise E Gallemore, 36 Heath Lane, Willingboro, NJ 08046-1720  
 tr Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 cr +LSF8 MASTER PARTICIPATION TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
 Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516093585 ASHRO, 1112 7th Avenue, Monroe, WI 53566-1364  
 516093590 +AT&T Wireless, PO Box 8212, Aurora, IL 60572-8212  
 516093588 +AT&T Wireless, PO Box 944039, Maitland, FL 32794  
 516093589 +AT&T Wireless, PO Box 371430, Pittsburgh, PA 15250-7430  
 516093591 +AT&T Wireless Service, PO Box 8220, Aurora, IL 60572-8220  
 516093586 +Ashro Catalog, PO Box 609, Memphis, TN 38101-0609  
 516164917 +Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093587 +Ashro/Swiss Colony, 1515 South 21st Street, Clinton, IA 52732-6676  
 516093592 +Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610  
 516093597 Comenity Bank/Game, P O Box 181120, Columbus, OH 43218  
 516093600 +Convergent Healthcare, 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229  
 516093601 +Cooper BMA Endoscope CTR, attn: C and H Collection Services Inc., PO Box 1399,  
 Merchantville, NJ 08109-0399  
 516260796 +Cooper University C/O Convergent HC Rec, Convergent Healthcare Recoveries Inc.,  
 P.O. Box 1289, Peoria, IL 61654-1289  
 516093602 Cooper University Health Care, PO Box 1022, For Notice Only, Wixom, MI 48393-1022  
 516093603 Cooper University Health Care, PO Box 1022, Wixom, MI 48393-1022  
 516093606 Credit One Bank, PO Box 98672, Las Vegas, NV 89193-8672  
 516093609 Deer Park Poland Spring, attn: Associated Credit Services Inc, PO Box 5171,  
 Westborough, MA 01581-5171  
 516093610 Deer Park Water, 215661 Dixie Highway, Suite 4, Louisville, KY 40258  
 516093611 +Discover Bank, attn: Capital Management Services LP, 698 1/2 South Ogden Street,  
 Buffalo, NY 14206-2317  
 516093615 +First Premier Bank, PO Box 3038, Evansville, IN 47730-3038  
 516093623 +GMAC, 3451 Hammond Ave., Waterloo, IA 50702-5300  
 516093620 Ginny, 1112 7th Avenue, Monroe, WI 53566-1364  
 516093621 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
 516164918 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093627 +Larchmont Imaging, 1295 Route 38 West, Hainesport, NJ 08036-2702  
 516093628 Larchmont Imaging, attn: Apex Asset Management LLC, 2501 Oregon Pike Suite 102,  
 Lancaster, PA 17601-4890  
 516093629 +Larchmont Imaging Associates, Attn: Credit Management, Inc., 4200 International Parkway,  
 Carrollton, TX 75007-1912  
 516093630 Lourdes Medical Center of Burlington Cty, attn: Financial Recoveries, PO Box 1388,  
 Mount Laurel, NJ 08054-7388  
 516093631 +Mason Direct, PO Box 77001, Madison, WI 53707-1001  
 516093632 +Mason Easy Pay, PO Box 2808, Monroe, WI 53566-8008  
 516093635 +Midland Credit Management, Attn: Pressler & Pressler, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 516093637 +Midland Funding, LLC, Attn: Pressler and Pressler, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 516093638 Midnight Velvet, 112 7th Avenue, Monroe, WI 53566  
 516164950 +Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093639 +Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364  
 516164951 +Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093640 +Monroe and Main, attn: Professional Recovery Consultants, 2700 Meridian Parkway, Suite 200,  
 Durham, NC 27713-2441  
 516093641 +NLA Burlington, att: Natural Lawn of America, PO Box 2330, Riverton, NJ 08077-5330  
 516093652 +PSEG, 80 Park Plaza, Newark, NJ 07102-4194  
 516093651 +PSEG, 80 Park Plaza T5D, Newark, NJ 07102-4109  
 516093648 PSEG, PO Box 14104, New Brunswick, NJ 08906-4104  
 516093649 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
 516093644 +Palisades Collection, LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244  
 516093643 +Palisades Collection, LLC, Attn: Pressler & Pressler, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 516093646 +Poland Spring, PO Box 856192, Louisville, KY 40285-6192  
 516093645 +Poland Spring, 50 Commerce Way, Norton, MA 02766-3323  
 516093647 +Poland Spring Natural Spring Water, 6661 Dixie Highway, Suite 4, Louisville, KY 40258-3950  
 516093654 +Saint Michaels Medical Center, 100 Front Street, Suite 1, Riverside, NJ 08075-1181  
 516093655 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
 516093658 +Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933  
 516164957 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093656 +Seventh Avenue, Attn: Merchants' Credit Guide Co., 223 W. Jackson Blvd.,  
 Chicago, IL 60606-6908  
 516093657 +Seventh Avenue, Attn: Van RU Credit Corporation, PO Box 618, Park Ridge, IL 60068-0618  
 516093665 Sprint PCS, PO Box 2200, Bedford Park, IL 60499-2200

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 119

Date Rcvd: Feb 24, 2017

516103332 Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730,  
Rochester, MI 48308-0730  
516093672 +The Center for Kidney Care, attn: I C Systems, PO Box 64378, Saint Paul, MN 55164-0378  
516093673 +Township of Willingboro, 1 Rev Dr. M.L. King Jr. Drive, Willingboro, NJ 08046-2853  
516331874 +U.S. BANK TRUST, N.A., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY,  
OKLAHOMA CITY, OK 73134-2500  
516093675 Walmart, PO Box 628043, Orlando, FL 32862  
516093678 Walmart, PO Box 960023, Dayton, FL 32896

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2017 23:19:02 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2017 23:18:58 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

516159080 EDI: GMACFS.COM Feb 24 2017 23:08:00 Ally Financial, PO Box 130424,  
Roseville MN 55113-0004

516093584 +EDI: GMACFS.COM Feb 24 2017 23:08:00 Ally Financial, PO Box 380901,  
Minneapolis, MN 55438-0901

516182471 EDI: BL-BECKET.COM Feb 24 2017 23:13:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
PO BOX 3001, MALVERN, PA 19355-0701

516093593 +EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One Bank, PO Box 71083,  
Charlotte, NC 28272-1083

516093594 +EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One Bank, PO Box 71083,  
For Notice Only, Charlotte, NC 28272-1083

516135329 EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

516093595 EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank, PO Box 183003,  
Columbus, OH 43218-3003

516093596 +EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank/Davids Bridal, P O Box 182120,  
Columbus, OH 43218-2120

516093598 +EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank/Game, P O Box 182789,  
Columbus, OH 43218-2789

516093599 +EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank/Mandees, P O Box 182789,  
Columbus, OH 43218-2789

516093605 +EDI: RCSFNBMARIN.COM Feb 24 2017 23:13:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873

516093604 +EDI: RCSFNBMARIN.COM Feb 24 2017 23:13:00 Credit One Bank, PO Box 80015,  
Los Angeles, CA 90080-0015

516093607 +EDI: HFC.COM Feb 24 2017 23:13:00 David's Bridal Shop, Attn: Retail Services,  
PO Box 17602, For Notice Only, Baltimore, MD 21297-1602

516093608 EDI: WFNNB.COM Feb 24 2017 23:13:00 David's Bridal Shop, PO Box 659707,  
San Antonio, TX 78265-9707

516093612 +EDI: AMINFOFP.COM Feb 24 2017 23:13:00 First Premier Bank, PO Box 5114,  
Sioux Falls, SD 57117-5114

516093613 EDI: AMINFOFP.COM Feb 24 2017 23:13:00 First Premier Bank, PO Box 5147,  
Sioux Falls, SD 57117-5147

516093616 +EDI: AMINFOFP.COM Feb 24 2017 23:13:00 First Premier Bank, PO Box 5524,  
Sioux Falls, SD 57117-5524

516093617 EDI: AMINFOFP.COM Feb 24 2017 23:13:00 First Premier Bank, 3820 N Louise Avenue,  
Sioux Falls, SD 57107-0145

516093614 +EDI: AMINFOFP.COM Feb 24 2017 23:13:00 First Premier Bank, 601 South Minnesota Avenue,  
Sioux Falls, SD 57104-4868

516093618 EDI: AMINFOFP.COM Feb 24 2017 23:13:00 First Premier Bank, 3820 North Louise Avenue,  
Sioux Falls, SD 57107-0145

516093619 +EDI: AMINFOFP.COM Feb 24 2017 23:13:00 First Premium Bank, Po Box 5524,  
Sioux Falls, SD 57117-5524

516093622 +EDI: GMACFS.COM Feb 24 2017 23:08:00 GMAC, PO Box 130424, Roseville, MN 55113-0004

516093625 +EDI: CBSKOHLS.COM Feb 24 2017 23:13:00 Kohl's, PO Box 3004, Milwaukee, WI 53201-3004

516093626 +EDI: CBSKOHLS.COM Feb 24 2017 23:13:00 Kohl's, PO Box 3084, Milwaukee, WI 53201-3084

516093624 +EDI: CBSKOHLS.COM Feb 24 2017 23:13:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983

516093634 +EDI: MID8.COM Feb 24 2017 23:13:00 Midland Credit Management, 8875 Aero Drive, Suite 2,  
San Diego, CA 92123-2255

516093633 +EDI: MID8.COM Feb 24 2017 23:13:00 Midland Credit Management, PO Box 939019,  
San Diego, CA 92193-9019

516093636 EDI: MID8.COM Feb 24 2017 23:13:00 Midland Funding, 8875 Aero Dr Suite 200,  
San Diego, CA 92123-2255

516334438 EDI: PRA.COM Feb 24 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Ashley Stewart,  
POB 41067, Norfolk VA 23541

516334435 EDI: PRA.COM Feb 24 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o David's Bridal,  
POB 41067, Norfolk VA 23541

516334644 EDI: PRA.COM Feb 24 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Gamestop,  
POB 41067, Norfolk VA 23541

516334433 EDI: PRA.COM Feb 24 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Mande,   
POB 41067, Norfolk VA 23541

516093650 E-mail/Text: bankruptcy@pseg.com Feb 24 2017 23:18:22 PSEG, PO Box 790,  
Cranford, NJ 07016-0790

516093653 +E-mail/Text: bankruptcy@pseg.com Feb 24 2017 23:18:22 PSEG, 20 Commerce Drive,  
Cranford, NJ 07016-3612

District/off: 0312-3

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 119

Date Rcvd: Feb 24, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516093642 +E-mail/Text: ebn@vativrecovery.com Feb 24 2017 23:18:46 Palisade Collection, LLC,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2524  
516312496 +EDI: JEFFERSONCAP.COM Feb 24 2017 23:13:00 Premier Bankcard, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
516149759 EDI: Q3G.COM Feb 24 2017 23:13:00 Quantum3 Group LLC as agent for,  
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788  
516093659 EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint, PO Box 219554, Kansas City, MO  
516093661 EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint, PO Box 740503, Atlanta, GA 30374  
516093662 EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint / Nextel, PO Box 17621, Baltimore, MD 21297  
516093667 EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint PCS, PO Box 219554, Kansas City, MO 64121  
516093664 EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint PCS, PO Box 219718,  
Kansas City, MO 64121-9718  
516093666 EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint PCS, PO Box 62071, Baltimore, MD 21264  
516093660 EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint, PO Box 152046, Irving, TX 75015-2046  
516093663 +EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint Customer Service, PO Box 8077,  
London, KY 40742-8077  
516093669 +EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint PCS, PO Box 105243, Atlanta, GA 30348-5243  
516093668 +EDI: NEXTEL.COM Feb 24 2017 23:13:00 Sprint PCS, PO Box 8077, London, KY 40742-8077  
516093670 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchb/Old Navy, PO Box 965015,  
Orlando, FL 32896-5015  
516093671 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Financial, 777 Long Ridge Road,  
Stamford, CT 06902-1247  
516093676 +EDI: RMSC.COM Feb 24 2017 23:13:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927  
516093674 EDI: RMSC.COM Feb 24 2017 23:13:00 Walmart, PO Box 965024, For Notice Only,  
Orlando, FL 32896-5024  
516093677 EDI: RMSC.COM Feb 24 2017 23:13:00 Walmart, PO Box 9769, Macon, GA 31297  
TOTAL: 54

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Avram D White on behalf of Debtor Denise E Gallemore clistbk3@gmail.com,  
adwlawoffice@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com  
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Philip Schneider on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial mortonlaw.bcaig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

TOTAL: 10